

REMARKS

Initially, in the Office Action dated February 11, 2003, the Examiner has rejected claims 3-6, 8 and 9 under 35 USC §102(b) as being anticipated by U.S. Patent No. 5,120,945 (Nishibe et al.).

By the present response, Applicants have canceled claims 4 and 5. Further, Applicants have amended claims 3 and 8 to further clarify the invention. Moreover, Applicants have added new claim 10 for consideration by the Examiner. Claims 3, 6 and 8-10 remain pending in the present application.

35 USC §112 rejection

Claim 9 has been rejected under 35 USC §112, second paragraph because of the use of the phrase "at least one". Applicants respectfully traverse this rejection and assert that this term is commonly used in claim language to denote "one or more", as opposed to just one, or a plurality. Applicants submit that this phrase may be found in several issued patents. Accordingly, Applicants respectfully request that this rejection be withdrawn.

35 USC §102 rejections

Claims 3-6, 8 and 9 have been rejected under 35 USC §102(b) as being anticipated by Nishibe, et al. Claims 4 and 5 have been canceled. Applicants respectfully traverse these rejections with respect to the remaining pending claims.

The Examiner has asserted the same basis for rejections asserted in the previous Office Action dated May 23, 2002. However, the Examiner has provided no response to Applicants' arguments submitted in Applicants' Amendment and remarks filed November 22, 2002.

Specifically, the Examiner has offered no response to Applicants assertions that Nishibe et al. does not disclose or suggest the limitations in the combination of claims 3 and 8 of the present invention of, inter alia, inputting a variety of account data where a display unit displays the respective account data inputted from a plurality of input units and the account data entered in a memory unit as a household account book, or an overlap judgment unit that judges an overlap between the respective account data displayed on the display unit and the account data entered in the memory unit as the household account book and stores the account data into the memory unit based on the result of the overlap judgment. As noted previously, Nishibe, et al. discloses writing memo items indicative of a contents of the transaction at any time as well as outputting memos in specific arrangements, such as the same kind of item, so that accounts can be easily made. Nishibe, et al. does not disclose or suggest a plurality of input units that input a variety of account data where a display unit displays the respective account data inputted and the account data is entered in the memory unit as an integral household account book as recited in the claims of the present application.

Moreover, nowhere in Nishibe, et al. is it disclosed or suggested anything related to judging an overlap between account data displayed on a display unit and account data entered in a memory unit as the household account book. The Examiner asserts that these limitations in the claims of the present application are disclosed in Nishibe, et al. in Figs. 5, 6 and at column 5, lines 34-43 and column 7, lines 17-25. However, Figs. 5 and 6 merely disclose block diagrams of an automated teller machine (ATM) and the connection of the ATM to a CPU. The cited text of Nishibe, et al. merely discloses a collation of common data between an

ATM and a pass book. The common data is shown in Fig. 9a and includes items such as the bank number and the card number. This is not an overlap judgment unit which judges an overlap between respective account data inputted from a plurality of input units and account data entered in a memory as recited in the claims of the present application.

In addition, Applicants have amended the claims to further clarify the present invention and assert that Nishibe et al. does not disclose or suggest the limitations in the combination of claims 3 and 8 of the present invention of, inter alia, a household account book management apparatus that includes plural input units which input a variety of account data of different formats from a variety of account data sources, or a memory unit storing a rule for converting the inputted account data of different formats into a predetermined unified format, or a processing unit including a data analysis unit which converts the inputted account data of different formats into the predetermined unified format based on the rule stored in the memory unit, or a display unit displaying the respective inputted account data after conversion and the account data after conversion entered in the memory unit as the household account book and the processing unit further including an overlap judgment unit which judges an overlap between the respective inputted account data after conversion displayed on said display unit and the account data after conversion entered in said memory unit as the household account book. As noted previously, Examiner asserts that these limitations in the claims of the present application are disclosed in Nishibe, et al. in Figs. 5, 6 and at column 5, lines 34-43 and column 7, lines 17-25, however, this only discloses block diagrams of an automated teller machine (ATM) and the connection of the ATM to a CPU, and a collation of common data between an ATM

and a pass book. In addition, the Examiner further asserts that Nishibe et al. Figs 2, 16 and col. 2, lines 7-16 disclose limitations in the claims of the present application. However, these portions of Nishibe et al. merely disclose in means format the content of the Abstract of Nishibe et al. These portions do not disclose or suggest anything related to inputting a variety of account data of different formats from a variety of account data sources or a rule for converting the inputted account data of different formats into a predetermined unified format, among other limitations, as recited in the claims of the present application. Applicants respectfully request the Examiner to specifically point out where each individual limitation in the claims of the present application is disclosed in Nishibe et al.

Regarding claims 6, 9 and 10, Applicants submit that these claims are dependent on one of independent claims 3 and 8 and, therefore, are patentable at least for the same reasons noted previously regarding these independent claims.

Accordingly, Applicants submit that Nishibe et al. does not disclose or suggest the limitations in the combination of each of claims 3-6 and 8 and 9 of the present application. Applicants respectfully request that these rejections be withdrawn and that these claims be allowed.

In view of the foregoing amendments and remarks, Applicants respectfully submit that claims 3, 6 and 8-10 are now in condition for allowance. Accordingly, early allowance of such claims is respectfully requested.

Attached hereto is a marked-up version of the changes made to the specification and claims by the current amendment. The attached page is captioned **“Version with markings to show changes made.”**

To the extent necessary, Applicant petitions for an extension of time under 37 CFR §1.136. Please charge any shortage in the fees due in connection with the filing of this paper, including extension of time fees and excess claim fees, to Deposit Account No. 01-2135 (referencing case No. 503.38263X00) and please credit any excess fees to such deposit account.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'F. Bailey', written over the printed name.

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Version with markings to show changes made

IN THE CLAIMS

Please amend the claims as follows.

3. (Three Times Amended) A household account book management apparatus comprising plural input units which input a variety of account data of different formats from a variety of account data sources, a processing unit which processes the inputted account data, a memory unit which stores the processed result performed by said processing unit and a display unit which displays the account data stored in said memory unit as a household account book, wherein said memory unit stores a rule for converting the inputted account data of different formats into a predetermined unified format, said processing unit includes a data analysis unit which converts the inputted account data of different formats into the predetermined unified format based on the rule stored in the memory unit, said [displaying] display unit displays the respective inputted account data [inputted] after conversion [from said plural input units] and the account data after conversion entered in said memory unit as the household account book and said processing unit further includes an overlap judgment unit which judges an overlap between the respective inputted account data after conversion displayed on said display unit and the account data after conversion entered in said memory unit as the household account book, and stores the account data into said memory unit based on the result of the overlap judgment.

8. (Three Times Amended) A household account book management system in which a plurality of terminals are connected via a network and at least one

terminal includes a household account book management apparatus which displays account data inputted via the network as a household account book, wherein said household account book management apparatus includes plural input units which input a variety of account data of different formats from the plurality of terminals, a processing unit which processes the inputted account data, a memory unit which stores the processed result performed by said processing unit and a display unit which displays the account data stored in said memory unit as a household account book, wherein said memory unit stores a rule for converting the inputted account data of different formats into a predetermined unified format, said processing unit includes a data analysis unit which converts the inputted account data of different formats into the predetermined unified format based on the rule stored in the memory unit, said [displaying] display unit displays the respective inputted account data [inputted] after conversion [from said plural input units] and the account data after conversion entered in said memory unit as the household account book and said processing unit further includes an overlap judgment unit which judges an overlap between the respective inputted account data after conversion displayed on said display unit and the account data after conversion entered in said memory unit as the household account book, and stores the account data into said memory unit based on the result of the overlap judgment.